

**UNITED STATES BANKRUPTCY COURT**

Eastern District of Michigan  
211 West Fort Street  
Detroit, MI 48226

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Case No.: 19-42067-pjs  
Chapter: 13

In Re: (NAME OF DEBTOR(S))

Todd Hamilton Richert  
22245 Rhys Dr  
Macomb, MI 48042

Social Security No.:

xxx-xx-4143

Employer's Tax I.D. No.:

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**ORDER DISCHARGING DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN**

***IT IS ORDERED THAT: A discharge under 11 U.S.C. § 1328(a) is granted to:***

***Todd Hamilton Richert***

***The court finds that:***

1. The plan has been confirmed;
2. All allowed claims have been paid in accordance with the plan; and
3. With respect to any secured claim which continues beyond the term of the plan, any pre-petition or post-petition defaults have been cured;

***The court directs that:***

1. Any creditor who held a secured claim that was fully paid must execute and deliver to the debtor a release, termination statement, discharge of mortgage or other appropriate certificate suitable for recording; and
2. Any creditor who holds a secured claim that continues beyond the term of the plan must take no action inconsistent with the above findings.

Dated: 12/2/20

BY THE COURT

/s/ Phillip J Shefferly  
United States Bankruptcy Judge

### ***Explanation of Bankruptcy Discharge in a Chapter 13 Case***

This order does not close or dismiss the case.

#### ***Creditors cannot collect discharged debts***

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11.U.S.C. § 524(f).

#### ***Most debts are discharged***

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### ***Some debts are not discharged***

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

***This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.***

United States Bankruptcy Court  
Eastern District of Michigan

In re:  
Todd Hamilton Richert  
Debtor(s)

Case No. 19-42067-pjs  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0645-2  
Date Rcvd: Dec 03, 2020

User: admin  
Form ID: 3180W

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Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2020:**

Recip ID	Recipient Name and Address
db	+ Todd Hamilton Richert, 22245 Rhys Dr, Macomb, MI 48042-3822
26017034	+ ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
25979892	+ Capital One, PO Box 8803, Wilmington, DE 19899-8803
25774167	+ Credit Union ONE, 400 E 9 Mile Road, Ferndale, MI 48220-1774
25979894	Credit Union One, 400 E. Nine Mile Road, Ferndale, MI 48220-1774
25774169	+ Dovenmuehle Mortgage, 1 Corporate Dr STE 360, Lake Zurich, IL 60047-8945
25979895	+ Elan Estates Association, c/o Obrien Association Management, 42816 Mound Rd., Sterling Heights, MI 48314-3256
25774170	+ FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
25979896	+ Katie Richert, 21411 Le Fleur Drive, Macomb, MI 48044-4443
26072777	+ Matrix Financial Services Corporation, 1 Corporate Drive Ste 360, Lake Zurich, IL 60047-8945
25979897	MiSDU, PO Box 30354, Lansing, MI 48909-7854
25979899	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court., PNC Bank, PO Box 3180, Pittsburgh, PA 15230
25774171	PNC Bank, PO Box 489909, Charlotte, NC 28269
26044868	+ Steinberg Shapiro & Clark, 25925 Telegraph Road, Suite 203, Southfield, MI 48033-2527

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
25774160	Email/Text: bankruptcy@alliantcreditunion.com	Dec 03 2020 23:30:00	Alliant Credit Union, 11545 W TOUHY AVE, CHICAGO, IL 60666
25979890	Email/Text: bankruptcy@alliantcreditunion.com	Dec 03 2020 23:30:00	Alliant Credit Union, PO Box 66945, 11545 W. Touhy Ave., Chicago, IL 60666-0945
25774159	+ Email/Text: backoffice@affirm.com	Dec 03 2020 23:30:00	Affirm, 650 California ST FL 12, San Francisco, CA 94108-2716
25992091	EDI: BECKLEE.COM	Dec 04 2020 02:58:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
25774161	+ EDI: AMEREXPR.COM	Dec 04 2020 02:58:00	American.Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
25774162	EDI: BANKAMER.COM	Dec 04 2020 02:58:00	Bank of America, PO BOX 982238, EL PASO, TX 79998
25774163	+ EDI: TSYS2.COM	Dec 04 2020 02:58:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
25774164	+ EDI: CITICORP.COM	Dec 04 2020 02:58:00	Best Buy/CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
25979893	EDI: CAPITALONE.COM	Dec 04 2020 02:58:00	Capital One, c/o TSYS Debt Management, PO Box 5155, Norcross, GA 30091
25774165	EDI: CAPITALONE.COM	Dec 04 2020 02:58:00	Capital One Bank, 15000 Capital One Dr, Richmond, VA 23238

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25979891	EDI: CAPITALONE.COM	Dec 04 2020 02:58:00	Capital One, PO Box 34631, Seattle, WA 98124-1631
26012190	EDI: CAPITALONE.COM	Dec 04 2020 02:58:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
25774166	+ EDI: CHRM.COM	Dec 04 2020 02:58:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
26088977	+ EDI: CITICORP.COM	Dec 04 2020 02:58:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
25774168	EDI: DISCOVER.COM	Dec 04 2020 02:58:00	Discover Financial, PO Box 15316 7, Wilmington, DE 19850
26155966	+ EDI: DTEE.COM	Dec 04 2020 02:58:00	DTE Energy, One Energy Plaza WCB 735, Detroit, MI 48226-1221
26155967	EDI: DTEE.COM	Dec 04 2020 02:58:00	DTE Energy Bankruptcy Dept, One Energy Plaza, 2160 WCB, Detroit, MI 48226
25991008	+ EDI: DISCOVER.COM	Dec 04 2020 02:58:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
25774172	+ EDI: AGFINANCE.COM	Dec 04 2020 02:58:00	ONEMAIN, PO Box 1010, Evansville, IN 47706-1010
25979898	EDI: AGFINANCE.COM	Dec 04 2020 02:58:00	One Main Financial, PO Box 183172, Columbus, OH 43218-3172
26043775	EDI: AGFINANCE.COM	Dec 04 2020 02:58:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
25979899	Email/Text: Bankruptcy.Notices@pnc.com	Dec 03 2020 23:29:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
26212179	EDI: PRA.COM	Dec 04 2020 02:58:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
25771616	+ EDI: PRA.COM	Dec 04 2020 02:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
26178216	+ EDI: CHRM.COM	Dec 04 2020 02:58:00	Santander Consumer USA Inc., d/b/a/ Chrysler Capital as servicer, for CCAP Auto Lease Ltd., Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
26088051	+ EDI: CHRM.COM	Dec 04 2020 02:58:00	Santander Consumer USA Inc. d/b/a/ Chrysler Capita, P.O. BOX 961275, FORT WORTH, TX 76161-0275
25774173	+ EDI: RMSC.COM	Dec 04 2020 02:58:00	Syncb/Amazon, PO Box 965015, Orlando, FL 32896-5015
26088138	+ EDI: RMSC.COM	Dec 04 2020 02:58:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
25774175	EDI: AISTMBL.COM	Dec 04 2020 02:58:00	TMobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015-3410
25993460	EDI: AIS.COM	Dec 04 2020 02:58:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
25774174	+ EDI: CITICORP.COM	Dec 04 2020 02:58:00	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
25774176	+ EDI: WFFC.COM	Dec 04 2020 02:58:00	Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
26058142	EDI: WFFC.COM	Dec 04 2020 02:58:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
25995137	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2020                      Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2020 at the address(es) listed below:

Name	Email Address
Athena J. Aitas	on behalf of Creditor Matrix Financial Services Corporation easternecf@trottlaw.com mitrottlaw@ecf.courtdrive.com
Cheryl Cook	on behalf of Creditor Alliant Credit Union bknotices-edm@potestivolaw.com
Christopher E. Frank	on behalf of Creditor Credit Union One ECFBK@leducfrank.com
Craig S. Schoenherr, Sr.	on behalf of Creditor Santander Consumer USA Inc ecf@orlaw.com
Craig S. Schoenherr, Sr.	on behalf of Plaintiff Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecf@orlaw.com
Crystal L. Price-Buckley	on behalf of Creditor Matrix Financial Services Corporation easternecf@trottlaw.com mitrottlaw@ecf.courtdrive.com
David Wm Ruskin	ecf-emails@det13.com
Heather R. Burnard	on behalf of Creditor Matrix Financial Services Corporation EasternECF@Trottlaw.com
Jason Patrick Smalarz	on behalf of Debtor Todd Hamilton Richert jsmalarz@glmpc.com jsmalarz@ecf.courtdrive.com
Jason Patrick Smalarz	on behalf of Defendant Todd Hamilton Richert jsmalarz@glmpc.com jsmalarz@ecf.courtdrive.com
John C. Lange	on behalf of Debtor Todd Hamilton Richert jlange@glmpc.com jlange@ecf.courtdrive.com
Nathan D. Petrusak	on behalf of Plaintiff Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecf@orlaw.com npetrusak@orlaw.com;atauck@orlaw.com
Robert J. Shefferly	on behalf of Creditor Matrix Financial Services Corporation Easternecf@trottlaw.com mitrottlaw@ecf.courtdrive.com
Steven J. Cohen	

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on behalf of Creditor American Express National Bank Steve@lgcpllc.com

Tracy M. Clark

on behalf of Trustee Homer W. McClarty clark@steinbergshapiro.com

TOTAL: 15